

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2004 and November 30, 2005

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
Blue Cross and Blue Shield including HMO Blue Consumer Sales 401 Park Drive, 01-06 Boston, MA 02215-3326 1-800-422-3545	Pref Prov Plan	\$250 Deductible	\$503.29	\$443.27	\$1,189.29	\$1,047.44	\$1,798.34	\$1,583.86
		\$5000 Deductible	\$243.54	\$214.50	\$575.49	\$506.85	\$870.21	\$766.42
	HMO Plan	Standard	\$406.09	\$357.66	\$959.59	\$845.15	\$1,451.02	\$1,277.96
		Value	\$295.41	\$260.18	\$698.07	\$614.82	\$1,055.57	\$929.68

Website: www.bluecrossma.com
 Enhanced Benefits (if any): Fitness and Weight Loss Benefit Programs, Mail order drug program.
 Premium by Geographic Area? Yes.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No.
 2004-2005 Enrollment: May contain up to a 6-month waiting period depending on prior creditable coverage.

Connecticare of Massachusetts, Inc. 175 Scott Swamp Road Farmington, CT 06032 1-800-923-2822 x2873	HMO Plan	HMO Plan	n.a.	\$420.62	n.a.	\$1,389.22	n.a.	\$1,553.96
**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE								

Enhanced Benefits (if any): None.
 Premium by Geographic Area? Yes. Plan available in only Franklin, Hampden and Hampshire counties.
 Payment Mode Discount? No, only monthly rates are available.
 Only available through associations? No.
 2004-2005 Enrollment: May contain up to a 6-month waiting period depending on prior creditable coverage.